IN THE SPECIFICATION

Please replace paragraph 4 on page 6 of the Specification with the following paragraph.

Low melting point natural triglyceride waxes are added to the oil-in-water emulsion comprising the chemical formula to be applied to the skin. A preferred wax is Softisan 378 (2-8%). Alternative waxes are hydrogenated vegetable oil, hydrogenated coco-glycerides, carnuba wax, hydrogenated palm glycerides, shea butter, and candelilla wax. Such waxes are known to melt in a temperature range of about 37-48°C. Other waxes such as ceresin wax used in cosmetics such as lipsticks, for instance, are known to melt up to about twice the foregoing temperature range, such as in hot automobiles.

Please replace paragraph 3 on page 7 of the Specification with the following paragraph.

An insulating polyacryamide polyacrylamide gel liner surrounds the wash cloths to keep the cloths warm until the care giver is ready to use them. Alternative water soluble gels are cetyl hydroxyethylcellulose, gelled PVP with added inorganic salts such as sodium chloride, zinc chloride, magnesium sulfate, and glyceryl polymethacrylates with glycols. Gelled oils such as mineral oil, such as Penreco Versagel, are also suitable for packaging insulating material inserts.